

**UNITED STATES DISTRICT COURT**  
**FOR THE SOUTHERN DISTRICT**

**ERIC ANDREW PEREZ,**

**Plaintiff,**

**CASE NO. \_\_\_\_\_**

**EXPERIAN, EQUIFAX, TRANS UNION,**

**Jury Trial Demanded**

**VERIZON, SEQUIUM ASSET SOLUTIONS,**

**Federal Trade Commission,**

**Citibank,**

**Defendants.**\_\_\_\_\_

**PLAINTIFF’S COMPLAINT**  
**FOR CIVIL PENALTIES, INJUNCTIVE AND OTHER RELIEF**

Plaintiff, Eric Andrew Perez, acting upon notification and authorization as a natural born United States citizen and Service Connection Disabled Marine Veteran, states for his complaint, alleges as follows:

**JURISDICTION AND VENUE**

1. This is an action arising under Sections 5(a), 5(m)(1)(A), 13(b), and 16(a) of the Federal Trade Commission Act (“FTC Act”), 15 U.S.C. §§ 45(a), 45(m)(1)(A), 53(b), and 56(a); the Fair Credit Reporting Act (“FCRA”), 15 U.S.C. §§ 1681-1681x; and the Fair Debt Collection Practices Act (“FDCPA”), 15 U.S.C. §§ 1692-1692p, to obtain monetary civil penalties, a permanent injunction, restitution, disgorgement, and other equitable relief for Defendants’ violations of the FCRA, the FDCPA, and Section 5 of the FTC Act. 18 U.S. Code § 1028A, 18 U.S. Code § 1026.

This Court has jurisdiction over this matter under 28 U.S.C. §§ 1331, 1337(a), 1345, and 1355, and under 15 U.S.C. §§ 45(a)(1), 45(m)(1)(A), 53(b), 57b, 1681s, and 1692l.

7. Venue is proper in the United States District Court for the Southern District of New York under 28 U.S.C. §§ 1391(b)-(c), 1395(a), and 15 U.S.C. § 53(b).

**PLAINTIFF**

8. This action is brought by ERIC ANDREW PEREZ a natural born United States citizen and Service-Connected Disabled Veteran. Plaintiff brings this action pro se.

**DEFENDANTS**

9. **Defendant Experian**, is a credit reporting bureau is a for-profit corporation with its global headquarters in a foreign nation with several offices in the United States organized, existing and doing business under the laws of the State of New York and the United States of America. Its principal place of business is Experian plc Newnham House Northern Cross Malahide Road Dublin 17 Ireland but has as its headquarters on the East Coast of the United States listed as 29 Broadway 6th Floor New York, NY 10009. At all times relevant to this Complaint, Defendant Experian has transacted business in this District.

10. **Defendant Equifax**, is a credit reporting bureau is a for-profit corporation with its global headquarters 1550 Peachtree Street, N.W. Atlanta Georgia. At all times relevant to this Complaint, Defendant Experian has transacted business in this District.

11. **Defendant Trans Union**, is a credit reporting bureau is a for-profit corporation with its global headquarters as 555 W Adams St. Chicago, IL 6066. At all times relevant to this Complaint, Defendant Trans Union has transacted in this District.

12. **Defendant Verizon**, is a Telecommunications Company, and is a for-profit corporation with its global headquarters 140 West Street New York, NY 10007. Defined as a Telecommunications entity as defined by 47 U.S. Code § 153, and the Telecommunications Act of 1996 Section 102(2).

13. **Defendant Federal Trade Commission**, located at 1 Bowling Green #318 New York, NY 10004. The Commission is an independent agency of the United States government given statutory authority and responsibility by the FTC Act, *as amended*, 15 U.S.C. §§ 41-58. The Commission is charged, *inter alia*, with enforcing Section 5(a) of the FTC Act, 15 U.S.C. § 45(a), which prohibits unfair or deceptive acts or practices in or affecting commerce; the FCRA, 15 U.S.C. §§ 1681-1681x, which imposes duties upon consumer reporting agencies and those who furnish information to a consumer reporting agency (“CRA”) or use information obtained from a CRA; and the FDCPA, 15 U.S.C. §§ 1692-1692p, which imposes duties upon debt collectors.

14. **Defendant Sequium Asset Solutions**, located at 1130 Northchase Parkway, Suite 150 Marietta, GA 30067 are “debt collectors,” as defined in Section 803(6) of the FDCPA, 15 U.S.C. § 1692a(6). As part of its debt collection activities, Defendant Sequium Asset Solutions furnishes information to CRAs. As such, Defendant Sequium Asset Solutions is a person subject to Section 623 of the FCRA, 15 U.S.C. § 1681s-2, which imposes a series of duties and prohibitions upon any person or entity that furnishes information to a CRA.

15. **Defendant Citibank**, located at 388 Greenwich St. New York, NY 10013, as defined in 12 U.S. 1841) either issues credit cards to customers or processes credit card transactions on behalf of merchants who accept such credit cards, and (b) is recognized, on its own or through an

affiliate, as a Visa or Master Card independent service organization (any such Person, a [\*]); or  
(ii) as to other Persons not provided in (i) immediately above, to InterTrust's reasonable belief  
after reasonable examination, is, or is a direct or indirect affiliate of, a "foreign bank" (as defined  
in 12 CFR Section 211.2(j))

16. The term “**consumer**” as used in this Complaint, means any natural person obligated or  
allegedly obligated to pay any debt, as “debt” is defined in Section 803(5) of the FDCPA, 15  
U.S.C. § 1692a(5).

17. **Defendant Citibank**, located at 388 Greenwich St. New York, NY 10013, as defined in 12  
U.S. 1841) either issues credit cards to customers or processes credit card transactions on behalf  
of merchants who accept such credit cards, and (b) is recognized, on its own or through an  
affiliate, as a Visa or Master Card independent service organization (any such Person, a [\*]); or  
(ii) as to other Persons not provided in (i) immediately above, to InterTrust's reasonable belief  
after reasonable examination, is, or is a direct or indirect affiliate of, a "foreign bank" (as defined  
in 12 CFR Section 211.2(j)).

18. Legal Definition of **commerce clause**: a clause in Article I, Section 8 of the U.S.  
Constitution that empowers Congress to regulate interstate commerce and commerce with  
foreign countries and that forms the constitutional basis for much federal regulation.

19. Legal Definition of interstate commerce: commerce, traffic, transportation, and exchange  
between states of the U.S.

20. Legal Definition **Consumer Reporting Agency** 15 USC § 1681a(f) consumer reporting  
agency (f) The term “consumer reporting agency” means any person which, for monetary fees,

dues, or on a cooperative nonprofit basis, regularly engages in whole or in part in the practice of assembling or evaluating consumer credit information or other information on consumers for the purpose of furnishing consumer reports to third parties, and which uses any means or facility of interstate commerce for the purpose of preparing or furnishing consumer reports.

21. Legal Definition **Consumer Report** 15 USC § 1681a(d)(1) consumer report(1) In general

.— The term “consumer report” means any written, oral, or other communication of any information by a consumer reporting agency bearing on a consumer’s credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing the consumer’s eligibility for— (A) credit or insurance to be used primarily for personal, family, or household purposes; (B) employment purposes; or (C) any other purpose authorized under section 1681b of this title .

### **COMMERCE**

22. At all times material to this Complaint, Defendants have maintained a substantial course of trade in the collection of debts, in or affecting commerce, as “commerce” is defined in Section 4 of the FTC Act, 15 U.S.C. § 44.

### **COURSE OF CONDUCT**

23. Sequium Asset Solutions provides collection services to regional and national credit grantors, attempting to recover both commercial and consumer debts, a substantial number of which have previously been placed in collection.

24. Sequium Asset Solutions regularly attempts to collect debts by contacting the consumer by telephone.

25. Plaintiff has discovered a deliberate scheme that has him intrinsically and illegally linked to an unnamed quasi-governmental (luciferian) con man whom is illegally involved in the deprivations of plaintiff's rights, services, and deliberately charged with the socio economic oppression of the plaintiff via a malicious act in construction and collusion with various federal and state agencies as part of an ongoing civil criminal conspiracy. With the knowledge and supervision of Congressional members and the Federal Bureau of Investigation. These unknown defendants acting in concert are deliberately using plaintiff's identity, intellectual property, banking information, control of Section 8 benefits, ongoing computer crimes, and illegal captured information to maintain illegal agreements and power of plaintiff within these agencies and credit bureaus.

26. This scheme includes the illegal reporting of accounts and debts to the three credit bureaus under the plaintiff's identity as passing off debts to the plaintiff as an ongoing civil criminal conspiracy engineered into a game.

27. Defendants Experian, Equifax, and Trans Union have continuously, illegally and maliciously misreported accounts to plaintiff's credit file as part of this civil criminal conspiracy which has adversely affected his applications for credit and socio-economic empowerment.

28. Defendants Experian, Equifax, and Trans Union have deliberately and maliciously reported plaintiff's incomplete work history for a number of years. All three credit bureaus are reporting my work history as follows: United Way of America, J & J, Kew Forest, and Stream America.

29. Defendants Experian, Equifax, and Trans Union are deliberately, maliciously, and inaccurately reporting at least 3 of my credit accounts. Specifically, Experian reports plaintiff's open accounts as follows: Capital Bank balance = 21 actual = 0, Best Buy balance = \$0 actual = \$0 Lead Bank = \$100 actual = \$100 Experian reports closed accounts as follows: Capital Bank = closed Care Credit = \$0 closed duplicated Educational accounts = 4 with 9 late payments on each actual = account was in forbearance and then disputed using the borrowers defense application. Inquiries: 9 Actual = 5. Verizon Wireless: \$421 Actual \$0. Accion East is reporting as a personal credit account, Actual Business Account \$4,295.

Equifax is reporting the plaintiff's Best Buy balance = \$753 actual = \$0, Capital Bank = \$136 actual = \$0, Lead Bank = \$259 actual = \$0 closed accounts: Capital Bank = Closed Stolen Actual = Open \$0 balance, Capital Bank = Closed Stolen Actual = \$0, Care Credit balance = \$0 Actual = \$0, Care Credit duplicated balance = \$0 Actual = \$0, Educational Accounts = 4 all paid as agreed and up to date. Inquiries = 5 Actual = 5. Accion East reporting as a personal credit account, Actual Business Account \$4,295.

Trans Union reports open accounts as follows: Capital Bank = \$136 Actual = \$0, Best Buy CBNA = \$753 Actual = \$0, Self = \$259 Actual \$100 Closed Accounts: Capital Bank =

closed Actual = open \$0, Care Credit = Closed, Actual = Closed, Care Credit = Closed, Actual = \$0. Educational Loans 4 loans paid on time. Closed Educational Accounts: six closed at 9 late payments on each. Actual = 4 loans on time placed in forbearance borrowers defense application pending. Closed account SBNA Self Lender paid in full. Inquiries: 7 Actual: 5. Accion East reporting as a personal credit account, Actual Business Account \$4,295.

30. Defendants Experian, Equifax, and Trans Union have arbitrarily assigning credit scores based on the needs and illicit goals of a combination of federal and state agencies based on supporting their needs for my socio-economic oppression. Plaintiff has discovered that his credit and his score is dependent upon the plaintiff's illegal intrinsic and illegal connection with unknown actors, family members, and groups of personnel. Plaintiff has discovered that these agencies in collusion with unknown actors have created a racket and scheme to disenfranchise en mass various individuals whom they have targeted for illegal monetization and oppression.

31. Defendants have assigned an illegal synthetic identity to a confidential informant and or an agent based on the game that these individuals have engineered pertaining to the socio-economic oppression of the plaintiff. This identity is dependent upon the geographical area of the informant and or agent and pre-dependent upon plaintiff's socio-economic condition.

32. Defendant Experian, Equifax, and Trans Union are all complicit in this scheme.



33. Plaintiff Perez has reported these schemes perpetrated against him by a group of known criminal informants from Staten Island and their criminal law enforcement handlers.
34. Defendant FTC Federal Trade Commission<sup>1</sup> has also been criminally negligent and complicit in all malicious acts perpetrated against Plaintiff Perez.
35. Defendant Verizon has illegally and willfully provided access plaintiff Perez's service as cable, internet, and cell phone accounts illegally to informants and law enforcement without warrants and in furtherance of a racketeering scheme designed to single out, illegally segment, censor, socially & economically disenfranchise, and terrorize Perez over a number of years and in at least 3 different jurisdictions.
36. Defendant Verizon has also passed off the debt of an informant into his account and reported the illegal debt to all three of the credit bureaus after the debt was settled.
37. Defendant Sequium Asset Solutions did not issue Plaintiff Perez his debt settlement letter as requested, because of the illegal scheme based on the illegal issuance of this debt on Perez's credit file.
38. Defendant Citibank is an active participant in an active alternate credit scheme using plaintiff's identity and account.

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<sup>1</sup> Federal Trade Commission will be known as FTC herein.

### **THE FAIR CREDIT REPORTING ACT**

39. The FCRA<sup>2</sup> was enacted in 1970 and became effective on April 25, 1971 and has been in force since that date. In 1996, the FCRA was amended extensively by Congress. Among other things, Congress added Section 623 of the Act, which became effective on October 1, 1997.

40. Section 621 of the FCRA, 15 U.S.C. § 1681s, authorizes the Commission to use all of its functions and powers under the FTC Act to enforce compliance with the FCRA by all persons subject thereto except to the extent that enforcement specifically is committed to some other governmental agency, irrespective of whether the person is engaged in commerce or meets any other jurisdictional tests set forth by the FTC Act.

### **VIOLATIONS OF THE FAIR CREDIT REPORTING ACT COUNT I**

41. Section 623(a) of the FCRA describes the duties of furnishers to provide accurate information to CRA<sup>3</sup>s. Section 623(a)(1)(B) prohibits furnishers from providing information relating to a consumer to any CRA if (i) the person has been notified by the consumer, at the address specified by the person for such notices, that specific information is inaccurate; and (ii) the information is, in fact, inaccurate.

42. In numerous instances, plaintiff has contacted Defendants' Citibank & Verizon & Sequium<sup>4</sup> at the addresses specified by their websites to dispute information about plaintiff furnished by defendants to a CRAs and to notify defendants that the information is inaccurate.

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<sup>2</sup> Federal Credit Reporting Act will be known as FCRA.

<sup>3</sup> Credit Reporting Agency will be known as CRA.

<sup>4</sup> Citibank, Verizon, Sequium will be known as CVS.

43. In numerous instances, the same consumers have also provided information such as the consumer's driver's license, social security number, and/or proof of residence as proof that defendants are attempting to collect a debt from the wrong person. In other instances, consumers have provided proof of payment to show that information about the debt on the consumer's credit report is inaccurate

44. Despite having proof from the consumer to the contrary, in numerous instances, Defendants continued to furnish information to a CRA relating to a consumer when (a) defendants were notified by the consumer at an address specified by defendants that specific information was inaccurate and (b) the information, was in fact, inaccurate.

45. The acts and practices alleged in Paragraphs 26-28 constitute violations of Section 623(a)(1)(B) of the FCRA, 15 U.S.C. § 1681s-2(a)(1)(B). Pursuant to Section 621(a)(1) of the FCRA, 15 U.S.C. § 1681s(a)(1), the acts and practices alleged in Paragraphs 26-28 also constitute unfair or deceptive acts or practices in violation of Section 5(a) of the FTC Act, 15 U.S.C. § 45(a).

## **COUNT II**

46. Section 623(b)(1) of the FCRA requires furnishers of information to CRAs to conduct an investigation when the furnisher receives a notice of dispute from a CRA in accordance with the provisions of Section 611(a)(2) of the FCRA, 15 U.S.C. § 1681i(a)(2), and to report the results of the investigation to the CRA.

47. In numerous instances, Defendants CRA do not conduct a meaningful investigation, or an investigation at all, when it receives a notice of dispute from a. For example,

a. In disputes where a consumer claims the account is not his or hers, or the account belongs to someone else, CVS's policy and practice is to compare the name, social security number, date of birth, and address in CVS's computer database with the information provided on each ACDV.

Where three of the four items match, CVS will report that it has verified as accurate the information reported to the CRA. Only after a consumer has disputed the information more than four times, does the account become assigned to a supervisor to do further

"investigation." Because CVS collects accounts that are often old, information in its computer files may not be accurate for a variety of reasons, including incorrect updating of addresses, errors in recording names and information, and problems with the original creditor's records. In addition, these types of disputes often include claims of identity theft or mistaken identity, and thus, while the information in CVS's records may match the consumer's name, social security number, date of birth, or address, it is not the consumer's account.

b. In disputes involving identity theft or fraud allegations, CVS's policies provide that if the existing account codes and notes in CVS's file for the consumer do not contain any reference to a prior claim of fraud, CVS will verify the previously reported information without conducting any investigation prior to such verification.

48. The acts and practices alleged in Paragraph 31 constitute violations of Section 623(b) of the FCRA, 15 U.S.C. § 1681s-2(b). Pursuant to Section 621(a)(1) of the FCRA, 15 U.S.C. § 1681s(a)(1), the acts and practices alleged in Paragraph 31 also constitute unfair acts or practices in violation of Section 5(a) of the FTC Act, 15 U.S.C. § 45(a).

### **COUNT III**

49. Section 623(a)(3) of the FCRA provides that if the completeness or accuracy of any information furnished by any person to any CRA is disputed to such person by any consumer, the information must be noted as disputed in the information reported by such person to any CRA. This provision does not require consumer disputes to be in writing.

50. In numerous instances in which consumers have informed Defendant CVS, over the telephone and/or in writing, that they dispute the completeness or accuracy of information furnished by Defendant CVS to a CRA, Defendant continued to furnish the information to CRAs without providing notice that such information is disputed by the consumer.

51. The acts and practices alleged in Paragraph 34 constitute violations of Section 623(a)(3) of the FCRA, 15 U.S.C. § 1681s-2(a)(3). Pursuant to Section 621(a)(1) of the FCRA, 15 U.S.C. § 1681s(a)(1), the acts and practices alleged in Paragraph 34 also constitute unfair or deceptive acts or practices in violation of Section 5(a) of the FTC Act, 15 U.S.C. § 45(a).

### **FAIR DEBT COLLECTION PRACTICES ACT**

52. In 1977, Congress passed the FDCPA<sup>5</sup>, 15 U.S.C. §§ 1692-1692p, which became effective on March 20, 1978, and has been in force since that date. Section 814 of the FDCPA, 15 U.S.C. § 1692l, authorizes the Commission to use all of its functions and powers under the FTC Act to enforce compliance with the FDCPA by any debt collector, irrespective of whether that debt collector is engaged in commerce or meets any other jurisdictional tests set by the FTC Act. The authority of the Commission in this regard includes the power to enforce the provisions of the FDCPA in the same manner as if the violations of the FDCPA were violations of a Federal Trade

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<sup>5</sup> Fair Debt Collection Practice Act will be known as FDCPA.

Commission trade regulation rule. Finally, a violation of the FDCPA shall be deemed an unfair or deceptive act or practice in violation of the FTC Act.

**VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT COUNT IV**

53. In connection with the collection of a debt, Defendants, directly or indirectly, have used false, deceptive, or misleading representations or means, in violation of Section 807 of the FDCPA, 15 U.S.C. § 1692e, including, but not limited to, the following:

- a. In numerous instances, Defendants, directly or indirectly, have used false representations concerning the character, amount, or legal status of a debt, in violation of Section 807(2)(A) of the FDCPA, 15 U.S.C. § 1692e(2)(A); or
- b. In numerous instances, Defendants, directly or indirectly, have failed to communicate to the CRA to which it reported a debt that the debt is disputed, in violation of Section 807(8) of the FDCPA, 15 U.S.C. § 1692e(8).

54. The acts and practices alleged in Paragraph 37 constitute violations of Section 807 of the FDCPA, 15 U.S.C. § 1692e. Pursuant to Section 814(a) of the FDCPA, 15 U.S.C. § 1692l(a), the acts and practices alleged in Paragraph 37 also constitute unfair or deceptive acts or practices in violation of Section 5(a) of the FTC Act, 15 U.S.C. § 45(a).

**VIOLATIONS OF SECTION 5 OF THE FTC ACT**

55. Section 5(a) of the FTC Act, 15 U.S.C. § 45(a), prohibits “unfair or deceptive acts or practices in or affecting commerce.” Representations of material fact that are false or misleading constitute deceptive acts or practices prohibited by the FTC Act.

**COUNT V**

56. In numerous instances, through the means described in Paragraphs 11-22, in the course of collecting debts from consumers, Defendants, directly and indirectly, have represented to consumers, expressly or by implication, that the debts were valid and that consumers had an obligation to pay the debts.

57. In truth and in fact, in numerous instances the material representations set forth in Paragraph 40 were false or Defendants did not have a reasonable basis for the representations at the time the representations were made.

58. Therefore, the representations set forth in Paragraph 40 were false or misleading and constitute deceptive acts or practices in violation of Section 5(a) of the FTC Act, 15 U.S.C. § 45(a).

**INJUNCTION FOR VIOLATIONS OF THE FTC ACT, FCRA, AND FDCPA**

59. Under Section 13(b) of the FTC Act, 15 U.S.C. § 53(b), this Court is authorized to issue a permanent injunction to ensure that: (a) Defendant CVS will not continue to violate the FTC Act, the FCRA, and the FDCPA and (b) Defendant Ebert and Defendant Striker will not continue to violate the FTC Act and the FDCPA.

**EQUITABLE RELIEF FOR VIOLATIONS OF THE FCRA, FDCPA, AND FTC ACT**

60. Under Sections 13(b) and 19 of the FTC Act, 15 U.S.C. §§ 53(b) and 57b, this Court is authorized to issue all equitable and ancillary relief as it may deem appropriate in the enforcement of the FCRA, the FDCPA, and the FTC Act, including the ability to order rescission

or reformation of contracts, restitution, the refund of monies paid, and disgorgement to deprive a wrongdoer of ill- gotten gain.

**CIVIL PENALTIES**  
**FOR VIOLATIONS OF THE FCRA**

61. Section 621 of the FCRA, 15 U.S.C. § 1681s, authorizes the Court to award monetary civil penalties of not more than \$2,500 per violation for each violation of Sections 623(a)(3) and 623(b) of the FCRA.

62. Each instance in which Defendant CVS has violated Sections 623(a)(3) and 623(b) of the FCRA constitutes a separate violation of the FCRA for which Plaintiff seeks monetary civil penalties under Section 621 of the FCRA, 15 U.S.C. § 1681s.

63. Defendant CVS has engaged in knowing violations of the FCRA as described above, which constitute a pattern or practice of violations.

**CIVIL PENALTIES**  
**FOR VIOLATIONS OF THE FDCPA**

64. Defendant CVS has violated the FDCPA as described above, with actual knowledge or knowledge fairly implied on the basis of objective circumstances, as set forth in Section 5(m)(1)(A) of the FTC Act, 15 U.S.C. § 45(m)(1)(A).

65. Each instance within five (5) years preceding the filing of this Complaint, in which Defendant CVS has failed to comply with the FDCPA in one or more of the ways described above, constitutes a separate violation for which Plaintiff seeks monetary civil penalties.



66. Section 5(m)(1)(A) of the FTC Act, 15 U.S.C. § 45(m)(1)(A), Section 814(a) of the FDCPA, 15 U.S.C. § 1692l, and Section 4 of the Federal Civil Penalties Inflation Adjustment Act of 1990, 28 U.S.C. § 2461, as amended, authorize the Court to award monetary civil penalties of not more than \$11,000 for each violation of the FDCPA.

**Criminal negligence is defined as follows:**

67. A person 'acts with criminal negligence with respect to a result or to a circumstance described by a statute defining an offense when he fails to perceive a substantial and unjustifiable risk that such result will occur or that such circumstance exists. The risk must be of such nature and degree that the failure to perceive it constitutes a gross deviation from the standard of care that a reasonable person would observe in the situation<sup>6</sup>.

68. These statutory definitions represent a marked change from the present New York Penal Law, which contains no general statutory provision defining the various elements of criminal culpability. For example, there is presently no statutory definition of recklessness; however there is a definition of negligence in section 3 of the Penal Law, which provides: Each of the terms "neglects," "negligence," and "negligently" imports a want of such attention to the nature or probable consequences of the act or omission as a prudent man ordinarily bestows in acting in his own concerns<sup>7</sup>.

69. In 1965 the New York Legislature enacted and the Governor of New York signed into law a Revised Penal Law to take effect September 1, 1967.<sup>1</sup> The New York Commission for the Revision of the Penal Law adopted the suggestion of the American Law Institute Model Penal

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<sup>6</sup> N.Y. Rev. Pen. Law § 15.05(4) (Emphasis added.).

<sup>7</sup> N.Y. Pen. Law § 3.

Code by including a general statutory provision defining four concepts of mental culpability: intention, knowledge, recklessness and criminal negligence<sup>8</sup>.

**Negligence by the FTC to Plaintiff's notifications of identity theft & Illegal credit schemes**

**18 U.S. Code § 1028A, 18 U.S. Code § 1028**

70. A scheme involving the misappropriation of plaintiff's name and assignment of his name to a number of participants inside and outside of Cossackie has been engineered and perpetrated by a number of entities.

71. Plaintiff Perez's phone calls, internet, emails, and electronic communications have been redirected, originated, and intercepted since 2015 in furtherance of a scheme.

72. Plaintiff discovered that his identity, electronic & mail notifications of changes to his identity, changes to notifications to his credit file & even address changes and multiple changes to his credit were linked to a known clandestine racketeer and informant.

73. Prior to October 2017 plaintiff's reports of a synthetic identity theft to the FTC and the creation of his very first identity theft account with them.

74. Plaintiff was using a combination of email addresses that he no longer has access to and the following email addresses of: [careersericp@gmail.com](mailto:careersericp@gmail.com), [employmentperez.eric@gmail.com](mailto:employmentperez.eric@gmail.com), and [experttrainers@icloud.com](mailto:experttrainers@icloud.com) to report the illegal use of his identity, credit manipulation, illegal debt collection and other crimes.

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<sup>8</sup> N.Y. Rev. Pen. Law § 15.05. Model Pen. Code § 2.02(2) uses the word "purposely" instead of "intentionally," in the New York Rev. Pen. Law.

75. These reports to the FTC have been deliberately ignoring these reports to perpetrate this illegal racket to protect informants and criminal law enforcement acting in concert with them.

76. Plaintiff has reported this scheme to include his illegal socio-economic oppression and his illegal use to the FTC on over 12 occasions, please see exhibits 2-12.

77. Exhibit 2 TO: [antitrust@ftc.gov](mailto:antitrust@ftc.gov) 3-14-20, Exhibit 3 TO: [antitrust@ftc.gov](mailto:antitrust@ftc.gov) 7-13-20, Exhibit 4 TO: [erose@ftc.gov](mailto:erose@ftc.gov) 8-18-20, Exhibit 5 To: [antitrust@ftc.gov](mailto:antitrust@ftc.gov) 9-29-20, Exhibit 6 TO: [antitrust@ftc.gov](mailto:antitrust@ftc.gov) 10-2-20, Exhibit 7 To: [antitrust@ftc.gov](mailto:antitrust@ftc.gov) 10-2-20, Exhibit 8 TO: [Congressionalrelations@ftc.gov](mailto:Congressionalrelations@ftc.gov) 10-29-20, Exhibit 9 [antitrust@ftc.gov](mailto:antitrust@ftc.gov) 10-2-20, Exhibit 10 [congressionalrelations@ftc.gov](mailto:congressionalrelations@ftc.gov) 10-5-20, Exhibit 11 To: [congressionalrelations@ftc.gov](mailto:congressionalrelations@ftc.gov) 10-5-20, Exhibit 12 To: [congressionalrelations@ftc.gov](mailto:congressionalrelations@ftc.gov) 10-6-20.

78. Plaintiff Perez has never received any response from any State or Federal authority he has reported his identity theft to.

79. Plaintiff has experienced deliberately engineered and perpetrated denial for the extension of credit and economic opportunities due to this scheme and the negligence of the FTC and its numerous employees.

80. Due to this scheme plaintiff Perez has also been unable to use or increase his existing credit and good name to build wealth.

81. Plaintiff also discovered that these criminals are engineering and controlling iterations of their schemes and using a clearly unwarranted invasion of privacy based to manipulate my identity, credit file, and identification documents to act as my adversary and deny plaintiff socio

and economic advancement. Point in case adding collection accounts such as Verizon, Invent Help, Educational Loans, and denial of applications to entrepreneurship programs & College.

82. Spanning from October 2019 – present the following denial of Personal credit card occurred without written notification: Apple Credit, Chase Business Credit, Bank of America business credit, American Express

83. Plaintiff suffers from character defamation, illegal intrinsic links to, and multiple deprivations of his civil rights engineered by these criminal racketeers with the knowledge of the Congressional Liaison Office of the FTC and the criminal branch of the FTC.

### **Relief Requested**

#### **PRAYER FOR RELIEF WHEREFORE,**

Plaintiff, pursuant to 15 U.S.C. §§ 45(m)(1)(A), 53(b), 1692l, 1681s, and the Court's own equitable powers respectfully requests that the Court:

1. Enter a permanent injunction to prevent future violations of the FTC Act, the FDCPA, and the FCRA by Defendants;
2. Award such relief as the Court finds necessary to redress injury to consumers resulting from Defendants' violations of the FTC Act, the FDCPA, and the FCRA, including but not limited to, rescission or reformation of contracts, restitution, the refund of monies paid, and the disgorgement of ill-gotten gains;

3. Award Plaintiff monetary civil penalties for each violation of the FCRA as alleged in this Complaint, except as to violations of Section 623(a)(1), 15 U.S.C. § 1681s-2(a)(1);
4. Award Plaintiff monetary civil penalties for each violation of the FDCPA occurring within five years preceding the filing of this Complaint; and
5. Award Plaintiff the costs of bringing this action, as well as such other and additional relief as the Court may determine to be just and proper.
6. Launch full investigation by federal authorities into plaintiff's identity theft and illegal credit manipulation.
8. Award plaintiff monetary damages of \$150,000 dollar for pain and suffering.

**Date: 10-29-20**

**Respectfully Submitted,**

**Eric Andrew Perez**

**421 8<sup>Th</sup> Ave Unit #93**

**New York, NY 10116.**

**DEFENDANTS**

1. **Defendant Experian**, 29 Broadway 6th Floor New York, NY 10009.
2. **Defendant Equifax**, 1550 Peachtree Street, N.W. Atlanta Georgia.
3. **Defendant Trans Union**, 555 W Adams St. Chicago, IL 6066
4. **Defendant Verizon** 140 West Street New York, NY 10007
5. **Defendant Federal Trade Commission**, 1 Bowling Green #318 New York, NY 10004
6. **Defendant Sequium Asset Solutions** 1130 Northchase Parkway, Suite 150 Marietta, GA  
30067
7. **Defendant Citibank** 388 Greenwich St. New York, NY 10013

**EXHIBITS**

**Exhibit 1 Experian, Equifax, Trans Union Credit Reports:**

**Experian Credit Report As of 10-29-20**

**Your Experian Credit Report**

from Oct 29, 2020

Showing report for: **Oct 29, 2020**

• Experian**Oct 29, 2020**Experian**Oct 28, 2020**Experian**Oct 28, 2020**Experian**Oct 24, 2020**Experian**Oct 24, 2020**[View All](#)  
**Print Report**

**683**

.st0{fill:#6596bb}.st1{fill:#024060}

Learn more

Experian Data Oct 29, 2020

300

**Good**

850

**Instantly raise your FICO® Score**

Experian Boost gives you credit for the utility and mobile phone bills you're already paying.

**Boost now for free**

**Get a quick view of what lenders see**

**Accounts Summary**

Open accounts

**8**

Self-reported accounts

**0**

Accounts ever late

**2**

Closed accounts

**10**

Collections

0

## Overall Credit Usage

Created with Highcharts 7.2.1

8%

- Credit used
- **\$121**
- Credit limit
- **\$1,475**

## Debt Summary

Credit card and credit line debt

**\$121**

Self-reported account balance(s)

**\$0**

Loan debt

**\$7,160**

Collections debt

**\$0**

Total debt

**\$7,281**

1/2

## Consider reducing credit usage

Experts recommend an ideal credit usage of below 6%. Yours is on the right track, but the lower your usage, the more creditworthy you appear.

## Your Experian credit file is unlocked

Lock your Experian Credit File to prevent identity theft.

**Lock My File**

## You have 8 open accounts

## 3 credit card and credit line accounts

**Total balance: \$121**

**CAPITAL BANK,N.A.**



**\$21**

Balance updated **Oct 15, 2020**

**Exceptional** payment history

**Account Info**

Hover over labels for more details

Account number

**462192XXXXXXXXXX**

Account status

**Open**

Date opened

**May 03, 2018**

Account type

**Credit Card - Revolving Terms**

**Usage: 10%**

Balance on Oct 15, 2020

Credit Limit

**\$21**

**\$200**

**Payment Info**

Status

**Current**

Status date

**Oct 2020**

Past due amount

-

Highest balance

**\$245**

Monthly payment

**\$21**

Late payments

-

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug  
Sep  
Oct  
Nov  
Dec  
2020  
2019  
2018  
On Time  
Data Unavailable

**Additional info**

Responsibility

**Individual**

Terms

**Revolving**

Company sold

-

Original creditor

-

Comments

-

Your statements

-

**Contact**

101 CROSSWAYS PARK DR W  
WOODBURY, NY 11797

(800) 859-6412

**Is everything correct?**

If inaccurate information appears on your report, you can contact the lender directly to have it corrected, or let us know online or by mail.

**Dispute this account**

**CBNA**

**\$0**

Balance updated **Oct 17, 2020**

**Exceptional** payment history

**Account Info**

Hover over labels for more details

Account number

**426938XXXXXXXXXX**

Account status

**Open**

Date opened

**Dec 05, 2018**

Account type

**Credit Card - Revolving Terms**

**Usage: 0%**

Balance on Oct 17, 2020

Credit Limit

**\$0**

**\$1,000**

**Payment Info**

Status

**Current**

Status date

**Oct 2020**

Past due amount

-

Highest balance

**\$1,022**

Monthly payment

**\$0**

Late payments

-

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2020

2019

2018

On Time

Data Unavailable

**Additional info**

Responsibility

**Individual**

Terms

**Revolving**

Company sold

-

Original creditor

-

Comments

**Dispute resolved – consumer disagrees**

Your statements

**\*\*CONSUMER STATEMENT\*\* Y ITEM DISPUTED BY CONSUMER**

**Contact**

50 NORTHWEST POINT ROAD

ELK GROVE VILLAGE, IL 60007

**Is everything correct?**

If inaccurate information appears on your report, you can contact the lender directly to have it corrected, or let us know online or by mail.

**Dispute this account**

**LEAD BANK**

**\$100**

Balance updated **Oct 07, 2020**

**Exceptional** payment history

**Account Info**

Hover over labels for more details

Account number

**834687XXX**

Account status

**Open**

Date opened

**Feb 06, 2020**

Account type

**Secured Credit Card - Revolving Terms**

**Usage: 36%**

Balance on Oct 07, 2020

Credit Limit

**\$100**

**\$275**

**Payment Info**

Status

**Current**

Status date

**Oct 2020**

Past due amount

-

Highest balance

**\$279**

Monthly payment

**\$15**

Late payments

-

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2020

On Time

Data Unavailable

**Additional info**

Responsibility

**Individual**

Terms

**Revolving**

Company sold

-

Original creditor

-

Comments

-  
Your statements  
-

**Contact**

D AND 3RD STREETS  
GARDEN CITY, MO 64747  
(866) 845-9545

**Is everything correct?**

If inaccurate information appears on your report, you can contact the lender directly to have it corrected, or let us know online or by mail.

**Dispute this account**

3 closed accounts

**4 student accounts**

**Total balance: \$2,816**

**DEPT OF EDUCATION/NELN**

**\$1,160**

Balance updated **Sep 30, 2020**

**Exceptional** payment history

**Account Info**

Hover over labels for more details

Account number

**900000XXXXXXXXXX**

Account status

**Open**

Date opened

**Jan 12, 2016**

Account type

**Education Loan**

**Paid Off: 0%**

Balance on Sep 30, 2020

Loan Amount

**\$1,160**

**\$1,000**

**Payment Info**

Status

**Current**

Status date

**Sep 2020**

Past due amount

-

Original loan amount

**\$1,000**

Monthly payment

**\$0**

Late payments

-

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2020

On Time

Data Unavailable

**Additional info**

Responsibility

**Individual**

Terms

**120 Months**

Company sold

-

Original creditor

-

Comments

-

Your statements

**\*\*CONSUMER STATEMENT\*\* Y ITEM DISPUTED BY CONSUMER**

**Contact**

121 S 13TH ST  
LINCOLN, NE 68508  
(888) 486-4722

**Is everything correct?**

If inaccurate information appears on your report, you can contact the lender directly to have it corrected, or let us know online or by mail.

**Dispute this account****DEPT OF EDUCATION/NELN**

**\$666**

Balance updated **Sep 30, 2020**

**Exceptional** payment history

**Account Info**

Hover over labels for more details

Account number

**900000XXXXXXXXXX**

Account status

**Open**

Date opened

**Jan 12, 2016**

Account type

**Education Loan**

**Paid Off: 0%**

Balance on Sep 30, 2020

Loan Amount

**\$666**

**\$584**

**Payment Info**

Status

**Current**

Status date

**Sep 2020**

Past due amount

-

Original loan amount

**\$584**



Monthly payment

**\$0**

Late payments

-

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2020

On Time

Data Unavailable

**Additional info**

Responsibility

**Individual**

Terms

**120 Months**

Company sold

-

Original creditor

-

Comments

-

Your statements

**\*\*CONSUMER STATEMENT\*\* Y ITEM DISPUTED BY CONSUMER**

**Contact**

121 S 13TH ST

LINCOLN, NE 68508

(888) 486-4722

**Is everything correct?**

If inaccurate information appears on your report, you can contact the lender directly to have it corrected, or let us know online or by mail.

**Dispute this account**

**DEPT OF EDUCATION/NELN**

**\$666**

Balance updated **Sep 30, 2020**

**Exceptional** payment history

**Account Info**

Hover over labels for more details

Account number

**900000XXXXXXXXXX**

Account status

**Open**

Date opened

**Jul 24, 2015**

Account type

**Education Loan**

**Paid Off: 0%**

Balance on Sep 30, 2020

Loan Amount

**\$666**

**\$547**

**Payment Info**

Status

**Current**

Status date

**Sep 2020**

Past due amount

-

Original loan amount

**\$547**

Monthly payment

**\$0**

Late payments

-

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug  
Sep  
Oct  
Nov  
Dec  
2020  
On Time  
Data Unavailable

**Additional info**

Responsibility

**Individual**

Terms

**120 Months**

Company sold

-

Original creditor

-

Comments

-

Your statements

**\*\*CONSUMER STATEMENT\*\* Y ITEM DISPUTED BY CONSUMER**

**Contact**

121 S 13TH ST

LINCOLN, NE 68508

(888) 486-4722

**Is everything correct?**

If inaccurate information appears on your report, you can contact the lender directly to have it corrected, or let us know online or by mail.

**Dispute this account**

**DEPT OF EDUCATION/NELN**

**\$324**

Balance updated **Sep 30, 2020**

**Exceptional** payment history

**Account Info**

Hover over labels for more details

Account number

**900000XXXXXXXXXX**

Account status

**Open**

Date opened

**Jul 24, 2015**

Account type

**Education Loan**

**Paid Off: 0%**

Balance on Sep 30, 2020

Loan Amount

**\$324**

**\$267**

**Payment Info**

Status

**Current**

Status date

**Sep 2020**

Past due amount

-

Original loan amount

**\$267**

Monthly payment

**\$0**

Late payments

-

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2020

On Time

Data Unavailable

**Additional info**

Responsibility

### Individual

Terms

**120 Months**

Company sold

-

Original creditor

-

Comments

-

Your statements

**\*\*CONSUMER STATEMENT\*\* Y ITEM DISPUTED BY CONSUMER**

### Contact

121 S 13TH ST

LINCOLN, NE 68508

(888) 486-4722

### Is everything correct?

If inaccurate information appears on your report, you can contact the lender directly to have it corrected, or let us know online or by mail.

### Dispute this account

4 closed accounts

### 0 personal accounts

**Total balance: \$0**

2 closed accounts

### 1 other accounts

**Total balance: \$4,344**

### ACCION EAST, INC

**\$4,344**

Balance updated **Sep 30, 2020**

**Exceptional** payment history

### Account Info

Hover over labels for more details

Account number

**2XXXX**

Account status

**Open**

Date opened

**Nov 01, 2019**

Account type

**Business Loan Personally Guaranteed**

**Paid Off: 20%**

Balance on Sep 30, 2020

Loan Amount

**\$4,344**

**\$5,480**

**Payment Info**

Status

**Current**

Status date

**Sep 2020**

Past due amount

-

Original loan amount

**\$5,480**

Monthly payment

**\$219**

Late payments

-

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2020

2019

On Time

Data Unavailable

**Additional info**

Responsibility

**Individual**

Terms

**30 Months**

Company sold

-

Original creditor

-

Comments

-

Your statements

-

**Contact**

80 MAIDEN LN RM 903

NEW YORK, NY 10038

(212) 387-0377

**Is everything correct?**

If inaccurate information appears on your report, you can contact the lender directly to have it corrected, or let us know online or by mail.

**Dispute this account**

1 closed account

**0 collection accounts**

**Total balance: \$0**

Good job! Experian has no collections on file for you as of **Oct 29, 2020**

**You have 9 inquiries**

**These lenders have accessed your credit file:**

**EMS/VETERANS UNITED HO**

Mortgage Companies

Inquiry date: **Oct 13, 2020**

Removal date: **Oct 13, 2022**

**Contact info**

2101 CHAPEL PLAZA CT STE

COLUMBIA, MO 65203

(573) 876-2600

**Is everything correct?**

If you don't recognize this information you can contact the lender directly or dispute a hard inquiry by [phone or email](#)

**EMS/VETERANS UNITED HO**

Mortgage Companies

Inquiry date: **Oct 2, 2020**

Removal date: **Oct 2, 2022**

**Contact info**

2101 CHAPEL PLAZA CT STE  
COLUMBIA, MO 65203

(573) 876-2600

**Is everything correct?**

If you don't recognize this information you can contact the lender directly or dispute a hard inquiry by [phone or email](#)

**US SM BUS ADMIN ODA**

Federal Government

Inquiry date: **Sep 24, 2020**

Removal date: **Sep 24, 2022**

**Contact info**

14925 KINGSPORT RD  
FORT WORTH, TX 76155

(800) 366-6303

**Is everything correct?**

If you don't recognize this information you can contact the lender directly or dispute a hard inquiry by [phone or email](#)

**JPMCB CARD**

Bank Credit Cards

Inquiry date: **Sep 8, 2020**

Removal date: **Sep 8, 2022**

**Contact info**

PO BOX 15077  
WILMINGTON, DE 19850

(800) 453-9719

**Is everything correct?**



If you don't recognize this information you can contact the lender directly or dispute a hard inquiry by [phone or email](#)

**JPMCB CARD**

Bank Credit Cards

Inquiry date: **Apr 29, 2020**

Removal date: **Apr 29, 2022**

**Contact info**

PO BOX 15369

WILMINGTON, DE 19850

[\(800\) 945-2000](#)

**Is everything correct?**

If you don't recognize this information you can contact the lender directly or dispute a hard inquiry by [phone or email](#)

**JPMCB CARD**

Bank Credit Cards

Inquiry date: **Sep 10, 2019**

Removal date: **Sep 10, 2021**

**Contact info**

PO BOX 15077

WILMINGTON, DE 19850

[\(800\) 453-9719](#)

**Is everything correct?**

If you don't recognize this information you can contact the lender directly or dispute a hard inquiry by [phone or email](#)

**WEIMARK**

Tenant Screeners (Reseller)

Inquiry date: **Mar 5, 2019**

Removal date: **Mar 5, 2021**

**Contact info**

288B CEDARBRIDGE AVE

LAKEWOOD, NJ 08701

[\(718\) 928-9929](#)

**Is everything correct?**

If you don't recognize this information you can contact the lender directly or dispute a hard inquiry by [phone or email](#)

**JPMCB CARD**

Bank Credit Cards

Inquiry date: **Dec 5, 2018**

Removal date: **Dec 5, 2020**

**Contact info**

PO BOX 15369

WILMINGTON, DE 19850

(800) 945-2000

**Is everything correct?**

If you don't recognize this information you can contact the lender directly or dispute a hard inquiry by [phone or email](#)

**CITIBANK NA., BEST BUY**

All Banks - non specific

Inquiry date: **Dec 5, 2018**

Removal date: **Dec 5, 2020**

**Contact info**

5800 S CORPORATE PL

SIOUX FALLS, SD 57108

**By Mail Only**

**Is everything correct?**

If you don't recognize this information you can contact the lender directly or dispute a hard inquiry by [phone or email](#)

**Your Experian credit file is unlocked**

Lock your Experian Credit File to prevent identity theft.

**Locked**

**Unlocked**

**You have 0 public records**

**If you had any bankruptcies, we would show them here.**

Good job! Experian has no public records on file for you as of **Oct 29, 2020**

**Here is your personal information**

**Your personal information is used for identification purposes and in no way affects your credit score.**

Name

## **ERIC PEREZ**

Also known as

-

Generation identifier

-

Year of birth

**1976**

Address

- **PO BOX 93 NEW YORK, NY 10116-0093**
- **1535 MAYFLOWER AVE BRONX, NY 10461-5455**
- **1424 VYSE AVE BRONX, NY 10459-1609**

Employer(s)

- **UNITED WAY OF AMERICA**
- **JJ Auto Repair**

Personal statement(s)

- **06& 06-07-18 0000000 ID FRAUD VICTIM ALERT FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICATION INFORMATION AT DAY 917-463-9418 OR EVENING 571-288-2287 . THIS VICTIM ALERT WILL BE MAINTAINED FOR SEVEN YEARS BEGINNING 06-07-18.**

**Is everything correct?**

### **Your lenders give us data**

Lenders choose which of the 3 bureaus to report your info to – so if your credit reports look different from one another, that’s likely why.

### **Your FICO® Score varies**

FICO generates a credit score for you based on the data they have from each credit bureau. That’s why your FICO® Score can look different from bureau to bureau.

### **You have a right to dispute**

If you find inaccurate information on your Experian credit report, you can dispute it online or via postal mail.

[View dispute center](#)

### **Suggested just for you**

Ever been worried about getting approved when you apply? Apply with confidence by checking your CreditMatch Percentage.

[See matches](#)

## Services

- [Overview](#)
- [Reports & Scores](#)
- [Personal Finances](#) **BETA**
- [Financial Profile](#)
- [Protection](#)
- [Credit Cards](#)
- [Loans](#)

## Tools

- [Experian Boost](#)
- [Experian CreditLock](#)
- [Score Planner](#)
- [Score Simulator](#)
- [Score Tracker](#)

## Support

- [Disputes Guide](#)
- [FAQs](#)
- [Glossary](#)
- [Education](#)

Get the free Experian app:

[https://control.kochava.com/v1/cpi/click?pc=sem\\_exp\\_google%20%20%20%20%20%20&campaign\\_id=koecw-ios-live-](https://control.kochava.com/v1/cpi/click?pc=sem_exp_google%20%20%20%20%20%20&campaign_id=koecw-ios-live-u89f5gu5a2c5f2801a9c&network_id=8710&site_id=2&device_id=device_id)

[u89f5gu5a2c5f2801a9c&network\\_id=8710&site\\_id=2&device\\_id=device\\_id](https://control.kochava.com/v1/cpi/click?pc=sem_exp_google%20%20%20%20%20%20&campaign_id=koecw-ios-live-u89f5gu5a2c5f2801a9c&network_id=8710&site_id=2&device_id=device_id)

[https://control.kochava.com/v1/cpi/click?pc=sem\\_exp\\_google%20%20%20%20%20%20&campaign\\_id=koecw-android-live-](https://control.kochava.com/v1/cpi/click?pc=sem_exp_google%20%20%20%20%20%20&campaign_id=koecw-android-live-cwezmdp3fe29c721890aa&network_id=8710&site_id=2&device_id=device_id)

[cwezmdp3fe29c721890aa&network\\_id=8710&site\\_id=2&device\\_id=device\\_id](https://control.kochava.com/v1/cpi/click?pc=sem_exp_google%20%20%20%20%20%20&campaign_id=koecw-android-live-cwezmdp3fe29c721890aa&network_id=8710&site_id=2&device_id=device_id)

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**EQUIFAX**

**Equifax Credit Report 10-29-20**

**Your Equifax Credit Report**

from Oct 14, 2020 [Purchase today's report](#)  
Showing report for: **Oct 14, 2020**

• Experian**Oct 29, 2020**Experian**Oct 28, 2020**Experian**Oct 28, 2020**Experian**Oct 24, 2020**Experian**Oct 24, 2020**[View All](#)  
**Print Report**  
**647 12**

.st0{fill:#6596bb}.st1{fill:#024060}

Learn more  
Equifax Data Oct 14, 2020

300

**Fair**

850  
**See what's helping and hurting your FICO® Score**  
Knowing what is hurting your FICO® Score is the first step towards improving it.  
[See my Score Rating](#)

**Get a quick view of what lenders see**

**Accounts Summary**

Open accounts  
**8**  
Accounts ever late  
**2**  
Closed accounts  
**11**  
Collections  
**0**

**Overall Credit Usage**

Created with Highcharts 7.2.1  
**78%**

• Credit used  
• **\$1,148**

- Credit limit
- **\$1,475**

### **Debt Summary**

Credit card and credit line debt

**\$1,148**

Loan debt

**\$7,111**

Collections debt

**\$0**

Total debt

**\$8,259**

**You have 8 open accounts**

### **3 credit card and credit line accounts**

**Total balance: \$1,148**

#### **BESTBUY/CBNA**

**\$753**

Balance updated **Sep 17, 2020**

**Exceptional** payment history

#### **Account Info**

Hover over labels for more details

Account number

**426938XXXXXXXXXX**

Account status

**Open**

Date opened

**Dec 05, 2018**

Account type

**Revolving**

**Usage: 75%**

Balance on Sep 17, 2020

Credit Limit

**\$753**

**\$1,000**

#### **Payment Info**

Status

**Pays account as agreed**

Status date

**Sep 2020**

Past due amount

-

Highest balance

**\$1,022**

Monthly payment

**\$29**

Late payments

-

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2020

2019

2018

2017

2016

On Time

Data Unavailable

**Additional info**

Responsibility

**Individual Account**

Terms

-

Company sold

-

Original creditor

-

Comments

Your statements

-

**Contact**

PO BOX 6497  
SIOUX FALLS, SD 57117

**Is everything correct?**

**Reminder:** You are currently reviewing your **Equifax Credit Report**. If you find inaccurate information, you can either dispute the information online or via postal mail. Disputes about information on this report must be submitted to Equifax. [Dispute with Equifax Online](#) or by Mail at P.O. Box 740256, Atlanta, GA, 30374

**CAPITAL BANK**

**\$136**

Balance updated **Sep 15, 2020**

**Exceptional** payment history

**Account Info**

Hover over labels for more details

Account number

**462192XXXXXXXXXX**

Account status

**Open**

Date opened

**May 03, 2018**

Account type

**Revolving**

**Usage: 68%**

Balance on Sep 15, 2020

Credit Limit

**\$136**

**\$200**

**Payment Info**

Status

**Pays account as agreed**

Status date

**Sep 2020**

Past due amount

-

Highest balance

**\$245**



Monthly payment

**\$25**

Late payments

-

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2020

2019

2018

2017

2016

On Time

Data Unavailable

### **Additional info**

Responsibility

**Individual Account**

Terms

-

Company sold

-

Original creditor

-

Comments

-

Your statements

-

### **Contact**

ONE CHURCH STREET

ROCKVILLE, MD 20850

(800) 859-6412

**Is everything correct?**

**Reminder:** You are currently reviewing your **Equifax Credit Report**. If you find inaccurate information, you can either dispute the information online or via postal mail. Disputes about information on this report must be submitted to Equifax. [Dispute with Equifax Online](#) or by Mail at P.O. Box 740256, Atlanta, GA, 30374

**SF/LEAD BANK**

**\$259**

Balance updated **Sep 30, 2020**

**Exceptional** payment history

**Account Info**

Hover over labels for more details

Account number

**834687XXX**

Account status

**Open**

Date opened

**Feb 06, 2020**

Account type

**Revolving**

**Usage: 94%**

Balance on Sep 30, 2020

Credit Limit

**\$259**

**\$275**

**Payment Info**

Status

**Pays account as agreed**

Status date

**Sep 2020**

Past due amount

-

Highest balance

**\$264**

Monthly payment

**\$15**

Late payments

-

Jan

Feb  
Mar  
Apr  
May  
Jun  
Jul  
Aug  
Sep  
Oct  
Nov  
Dec  
2020  
2019  
2018  
2017  
2016  
On Time  
Data Unavailable

**Additional info**

Responsibility

**Individual Account**

Terms

-

Company sold

-

Original creditor

-

Comments

**VARIABLE RATE**

Your statements

-

**Contact**

200 N 3RD ST

GARDEN CITY, MO 64747

(816) 773-6207

**Is everything correct?**

**Reminder:** You are currently reviewing your **Equifax Credit Report**. If you find inaccurate information, you can either dispute the information online or via postal mail. Disputes about information on this report must be submitted to Equifax. [Dispute with Equifax Online](#) or by Mail at P.O. Box 740256, Atlanta, GA, 30374

4 closed accounts

## **5 installment loans**

**Total balance: \$7,111**

### **ACCION EAST**

**\$4,295**

Balance updated **Aug 31, 2020**

**Exceptional** payment history

### **Account Info**

Hover over labels for more details

Account number

**2XXXX**

Account status

**Open**

Date opened

**Nov 01, 2019**

Account type

**Installment**

**Paid Off: 21%**

Balance on Aug 31, 2020

Loan Amount

**\$4,295**

**\$5,480**

### **Payment Info**

Status

**Pays account as agreed**

Status date

**Aug 2020**

Past due amount

-

Original loan amount

**\$5,480**

Monthly payment

**\$219**

Late payments

-

Jan  
Feb  
Mar  
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May  
Jun  
Jul  
Aug  
Sep  
Oct  
Nov  
Dec  
2020  
2019  
2018  
2017  
2016  
On Time  
Data Unavailable

**Additional info**

Responsibility

**Individual Account**

Terms

**30 Months**

Company sold

-

Original creditor

-

Comments

**FIXED RATE**

Your statements

-

**Contact**

235 HAVEMEYER STREET

BROOKLYN, NY 11211

(718) 599-5170

**Is everything correct?**

**Reminder:** You are currently reviewing your **Equifax Credit Report**. If you find inaccurate information, you can either dispute the information online or via postal mail. Disputes about information on this report must be submitted to Equifax. [Dispute with Equifax Online](#) or by Mail at P.O. Box 740256, Atlanta, GA, 30374

**DEPT OF ED/NELNET**

**\$666**

Balance updated **Sep 30, 2020**

**Exceptional** payment history

**Account Info**

Hover over labels for more details

Account number

**900000XXXXXXXXXX**

Account status

**Open**

Date opened

**Jan 12, 2016**

Account type

**Installment**

**Paid Off: 0%**

Balance on Sep 30, 2020

Loan Amount

**\$666**

**\$584**

**Payment Info**

Status

**Pays account as agreed**

Status date

**Sep 2020**

Past due amount

-

Original loan amount

**\$584**

Monthly payment

-

Late payments

-

Jan

Feb

Mar

Apr

May

Jun

Jul  
Aug  
Sep  
Oct  
Nov  
Dec  
2020  
2019  
2018  
2017  
2016  
On Time  
Data Unavailable

**Additional info**

Responsibility

**Individual Account**

Terms

**120 Months**

Company sold

-

Original creditor

-

Comments

-

Your statements

-

**Contact**

121 SOUTH 13TH ST

LINCOLN, NE 68508

**Is everything correct?**

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**DEPT OF ED/NELNET**

**\$1,160**

Balance updated **Sep 30, 2020**

**Exceptional** payment history

### Account Info

Hover over labels for more details

Account number

**900000XXXXXXXXXX**

Account status

**Open**

Date opened

**Jan 12, 2016**

Account type

**Installment**

**Paid Off: 0%**

Balance on Sep 30, 2020

Loan Amount

**\$1,160**

**\$1,000**

### Payment Info

Status

**Pays account as agreed**

Status date

**Sep 2020**

Past due amount

-

Original loan amount

**\$1,000**

Monthly payment

-

Late payments

-

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2020



2019  
2018  
2017  
2016  
On Time  
Data Unavailable

**Additional info**

Responsibility

**Individual Account**

Terms

**120 Months**

Company sold

-

Original creditor

-

Comments

-

Your statements

-

**Contact**

121 SOUTH 13TH ST

LINCOLN, NE 68508

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**DEPT OF ED/NELNET**

**\$666**

Balance updated **Sep 30, 2020**

**Exceptional** payment history

**Account Info**

Hover over labels for more details

Account number

**900000XXXXXXXXXX**

Account status

**Open**

Date opened

**Jul 24, 2015**

Account type

**Installment**

**Paid Off: 0%**

Balance on Sep 30, 2020

Loan Amount

**\$666**

**\$547**

**Payment Info**

Status

**Pays account as agreed**

Status date

**Sep 2020**

Past due amount

-

Original loan amount

**\$547**

Monthly payment

-

Late payments

-

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2020

2019

2018

2017

2016

On Time

Data Unavailable

**Additional info**

Responsibility

**Individual Account**

Terms

**120 Months**

Company sold

-

Original creditor

-

Comments

-

Your statements

-

**Contact**

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LINCOLN, NE 68508

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**DEPT OF ED/NELNET**

**\$324**

Balance updated **Sep 30, 2020**

**Exceptional** payment history

**Account Info**

Hover over labels for more details

Account number

**900000XXXXXXXXXX**

Account status

**Open**

Date opened

**Jul 24, 2015**

Account type

**Installment**

**Paid Off: 0%**

Balance on Sep 30, 2020

Loan Amount

**\$324**

**\$267**

**Payment Info**

Status

**Pays account as agreed**

Status date

**Sep 2020**

Past due amount

-

Original loan amount

**\$267**

Monthly payment

-

Late payments

-

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2020

2019

2018

2017

2016

On Time

Data Unavailable

**Additional info**

Responsibility

**Individual Account**

Terms

**120 Months**

Company sold

-

Original creditor

-

Comments

-

Your statements

-

### **Contact**

121 SOUTH 13TH ST  
LINCOLN, NE 68508

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**6** closed accounts

### **0 other accounts**

**Total balance: \$0**

**1** closed account

### **0 collection accounts**

**Total balance: \$0**

Good job! Equifax has no collections on file for you as of **Oct 14, 2020**

**You have 5 inquiries**

### **These lenders have accessed your credit file:**

**EQUIFAX MORTGAGE SER**

Miscellaneous Reptg. Agencies

Inquiry date: **Oct 13, 2020**

Removal date: **Oct 13, 2022**

### **Contact info**

N/A

### **Is everything correct?**

If you don't recognize this information you can contact the lender directly or dispute a hard inquiry by [phone or email](#)

**EQUIFAX MORTGAGE SER**

Miscellaneous Reptg. Agencies

Inquiry date: **Oct 2, 2020**

Removal date: **Oct 2, 2022**

**Contact info**

N/A

**Is everything correct?**

If you don't recognize this information you can contact the lender directly or dispute a hard inquiry by [phone or email](#)

**DEFENDER SECURITY**

Services, Not Elsewhere, Etc.

Inquiry date: **Jan 26, 2020**

Removal date: **Jan 26, 2022**

**Contact info**

6100 N KEYSTONE AVE EPORT

INDIANAPOLIS, IN 46220

[\(800\) 689-9554](#)

**Is everything correct?**

If you don't recognize this information you can contact the lender directly or dispute a hard inquiry by [phone or email](#)

**ACCION EAST**

All Banks

Inquiry date: **Oct 7, 2019**

Removal date: **Oct 7, 2021**

**Contact info**

80 MAIDEN LANE SUITE 903

NEW YORK, NY 10038

[\(212\) 387-0377](#)

**Is everything correct?**

If you don't recognize this information you can contact the lender directly or dispute a hard inquiry by [phone or email](#)

**CITIBANK NA., BEST B**

Television & Radio

Inquiry date: **Dec 5, 2018**

Removal date: **Dec 5, 2020**

### Contact info

N/A

### Is everything correct?

If you don't recognize this information you can contact the lender directly or dispute a hard inquiry by [phone or email](#)

**You have 0 public records**

### If you had any bankruptcies, we would show them here.

Good job! Equifax has no public records on file for you as of **Oct 14, 2020**

### Here is your personal information

**Your personal information is used for identification purposes and in no way affects your credit score.**

Name

**ERIC PEREZ**

Also known as

-

Generation identifier

-

Year of birth

**1976**

Address

- **421 8TH AVE UNIT 93 NEW YORK, NY 10116**
- **1424 VYSE AVE BRONX, NY 10459**
- **PO BOX 93 NEW YORK, NY 10116**
- **PO BOX 610212 BRONX, NY 10461**
- **19535 NEWBERRY TER UNIT 110 LEESBURG, VA 20176**
- **PO BOX 186 FAIRFAX, VA 22038**
- **2110 BORDEN AVE LONG ISLAND CITY, NY 11101**
- **32544 SUMMERGLADE DR WESLEY CHAPEL, FL 33545**

Employer(s)

- **FRESH DIRECT**

Personal statement(s)

- **THIS ITEM IS INCORRECT THEY PRACTICED UNFAIR AND PREDATORY STUDENT LOANS AND DID NOT PROVIDE ANY SERVICE AND MADE FALSE PROMISES AND IN MY OPINION ACTED AS A FRONT FOR LAW ENFORCEMENT**

### Is everything correct?

Be sure to review your Credit Report for any unfamiliar information.

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[Dispute with Equifax Online](#) or by Mail at P.O. Box 740256, Atlanta, GA, 30374

## **Suggested just for you**

Ever been worried about getting approved when you apply? Apply with confidence by checking your CreditMatch Percentage.

[See matches](#)

### Services

- [Overview](#)
- [Reports & Scores](#)
- [Personal Finances](#)**BETA**
- [Financial Profile](#)
- [Protection](#)
- [Credit Cards](#)
- [Loans](#)

### Tools

- [Experian Boost](#)
- [Experian CreditLock](#)
- [Score Planner](#)
- [Score Simulator](#)
- [Score Tracker](#)

### Support

- [Disputes Guide](#)
- [FAQs](#)
- [Glossary](#)
- [Education](#)

Get the free Experian app:

[https://control.kochava.com/v1/cpi/click?pc=sem\\_exp\\_google%20%20%20%20%20%20&campaign\\_id=kocw-ios-live-](https://control.kochava.com/v1/cpi/click?pc=sem_exp_google%20%20%20%20%20%20&campaign_id=kocw-ios-live-u89f5gu5a2c5f2801a9c&network_id=8710&site_id=2&device_id=device_id)

[u89f5gu5a2c5f2801a9c&network\\_id=8710&site\\_id=2&device\\_id=device\\_id](https://control.kochava.com/v1/cpi/click?pc=sem_exp_google%20%20%20%20%20%20&campaign_id=kocw-ios-live-u89f5gu5a2c5f2801a9c&network_id=8710&site_id=2&device_id=device_id)

[https://control.kochava.com/v1/cpi/click?pc=sem\\_exp\\_google%20%20%20%20%20%20&campaign\\_id=kocw-android-live-](https://control.kochava.com/v1/cpi/click?pc=sem_exp_google%20%20%20%20%20%20&campaign_id=kocw-android-live-cwezmdp3fe29c721890aa&network_id=8710&site_id=2&device_id=device_id)

[cwezmdp3fe29c721890aa&network\\_id=8710&site\\_id=2&device\\_id=device\\_id](https://control.kochava.com/v1/cpi/click?pc=sem_exp_google%20%20%20%20%20%20&campaign_id=kocw-android-live-cwezmdp3fe29c721890aa&network_id=8710&site_id=2&device_id=device_id)

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## TRANS UNION

### Trans Union Credit Report as of 10-29-20

#### Your Equifax Credit Report

from Oct 14, 2020 [Purchase today's report](#)

Showing report for: **Oct 14, 2020**

• Experian **Oct 29, 2020** Experian **Oct 28, 2020** Experian **Oct 28, 2020** Experian **Oct 24, 2020** Experian **Oct 24, 2020** [View All](#)

**Print Report**

**647 12**

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Learn more

Equifax Data Oct 14, 2020

300

**Fair**

850

#### See what's helping and hurting your FICO® Score

Knowing what is hurting your FICO® Score is the first step towards improving it.

[See my Score Rating](#)

#### Get a quick view of what lenders see

##### Accounts Summary

Open accounts

**8**

Accounts ever late

**2**

Closed accounts

**11**

Collections

**0**

### **Overall Credit Usage**

Created with Highcharts 7.2.1

**78%**

- Credit used
- **\$1,148**
- Credit limit
- **\$1,475**

### **Debt Summary**

Credit card and credit line debt

**\$1,148**

Loan debt

**\$7,111**

Collections debt

**\$0**

Total debt

**\$8,259**

**You have 8 open accounts**

**3 credit card and credit line accounts**

**Total balance: \$1,148**

**BESTBUY/CBNA**

**\$753**

Balance updated **Sep 17, 2020**

**Exceptional** payment history

### **Account Info**

Hover over labels for more details

Account number

**426938XXXXXXXXXX**

Account status

**Open**

Date opened

**Dec 05, 2018**

Account type

**Revolving**

**Usage: 75%**

Balance on Sep 17, 2020

Credit Limit

**\$753**

**\$1,000**

**Payment Info**

Status

**Pays account as agreed**

Status date

**Sep 2020**

Past due amount

-

Highest balance

**\$1,022**

Monthly payment

**\$29**

Late payments

-

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2020

2019

2018

2017

2016

On Time

Data Unavailable

**Additional info**

Responsibility

**Individual Account**

Terms

-

Company sold

-

Original creditor

-

Comments

Your statements

-

**Contact**

PO BOX 6497

SIOUX FALLS, SD 57117

**Is everything correct?**

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**CAPITAL BANK**

**\$136**

Balance updated **Sep 15, 2020**

**Exceptional** payment history

**Account Info**

Hover over labels for more details

Account number

**462192XXXXXXXXXX**

Account status

**Open**

Date opened

**May 03, 2018**

Account type

**Revolving**

**Usage: 68%**

Balance on Sep 15, 2020

Credit Limit

**\$136**

**\$200**

**Payment Info**

Status

**Pays account as agreed**

Status date

**Sep 2020**

Past due amount

-

Highest balance

**\$245**

Monthly payment

**\$25**

Late payments

-

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2020

2019

2018

2017

2016

On Time

Data Unavailable

**Additional info**

Responsibility

**Individual Account**

Terms

-

Company sold

-

Original creditor

-

Comments

-

Your statements

-

### **Contact**

ONE CHURCH STREET  
ROCKVILLE, MD 20850

(800) 859-6412

### **Is everything correct?**

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### **SF/LEAD BANK**

**\$259**

Balance updated **Sep 30, 2020**

**Exceptional** payment history

### **Account Info**

Hover over labels for more details

Account number

**834687XXX**

Account status

**Open**

Date opened

**Feb 06, 2020**

Account type

**Revolving**

**Usage: 94%**

Balance on Sep 30, 2020

Credit Limit

**\$259**

**\$275**

**Payment Info**

Status

**Pays account as agreed**

Status date

**Sep 2020**

Past due amount

-

Highest balance

**\$264**

Monthly payment

**\$15**

Late payments

-

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2020

2019

2018

2017

2016

On Time

Data Unavailable

**Additional info**

Responsibility

**Individual Account**

Terms

-

Company sold

-

Original creditor

-

Comments

**VARIABLE RATE**

Your statements

-

**Contact**

200 N 3RD ST  
GARDEN CITY, MO 64747  
(816) 773-6207

**Is everything correct?**

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4 closed accounts

**5 installment loans**

**Total balance: \$7,111**

**ACCION EAST**

**\$4,295**

Balance updated **Aug 31, 2020**

**Exceptional** payment history

**Account Info**

Hover over labels for more details

Account number

**2XXXX**

Account status

**Open**

Date opened

**Nov 01, 2019**

Account type

**Installment**

**Paid Off: 21%**

Balance on Aug 31, 2020

Loan Amount

**\$4,295**

**\$5,480**



**Payment Info**

Status

**Pays account as agreed**

Status date

**Aug 2020**

Past due amount

-

Original loan amount

**\$5,480**

Monthly payment

**\$219**

Late payments

-

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2020

2019

2018

2017

2016

On Time

Data Unavailable

**Additional info**

Responsibility

**Individual Account**

Terms

**30 Months**

Company sold

-

Original creditor

-

Comments

## **FIXED RATE**

Your statements

-

## **Contact**

235 HAVEMEYER STREET

BROOKLYN, NY 11211

(718) 599-5170

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## **DEPT OF ED/NELNET**

**\$666**

Balance updated **Sep 30, 2020**

**Exceptional** payment history

## **Account Info**

Hover over labels for more details

Account number

**900000XXXXXXXXXX**

Account status

**Open**

Date opened

**Jan 12, 2016**

Account type

**Installment**

**Paid Off: 0%**

Balance on Sep 30, 2020

Loan Amount

**\$666**

**\$584**

## **Payment Info**

Status

**Pays account as agreed**

Status date

**Sep 2020**

Past due amount

-

Original loan amount

**\$584**

Monthly payment

-

Late payments

-

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2020

2019

2018

2017

2016

On Time

Data Unavailable

### **Additional info**

Responsibility

**Individual Account**

Terms

**120 Months**

Company sold

-

Original creditor

-

Comments

-

Your statements

-

### **Contact**

121 SOUTH 13TH ST

LINCOLN, NE 68508

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**DEPT OF ED/NELNET**

**\$1,160**

Balance updated **Sep 30, 2020**

**Exceptional** payment history

**Account Info**

Hover over labels for more details

Account number

**900000XXXXXXXXXX**

Account status

**Open**

Date opened

**Jan 12, 2016**

Account type

**Installment**

**Paid Off: 0%**

Balance on Sep 30, 2020

Loan Amount

**\$1,160**

**\$1,000**

**Payment Info**

Status

**Pays account as agreed**

Status date

**Sep 2020**

Past due amount

-

Original loan amount

**\$1,000**

Monthly payment

-

Late payments

-

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2020

2019

2018

2017

2016

On Time

Data Unavailable

### **Additional info**

Responsibility

### **Individual Account**

Terms

**120 Months**

Company sold

-

Original creditor

-

Comments

-

Your statements

-

### **Contact**

121 SOUTH 13TH ST

LINCOLN, NE 68508

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**DEPT OF ED/NELNET**

**\$666**

Balance updated **Sep 30, 2020**

**Exceptional** payment history

**Account Info**

Hover over labels for more details

Account number

**900000XXXXXXXXXX**

Account status

**Open**

Date opened

**Jul 24, 2015**

Account type

**Installment**

**Paid Off: 0%**

Balance on Sep 30, 2020

Loan Amount

**\$666**

**\$547**

**Payment Info**

Status

**Pays account as agreed**

Status date

**Sep 2020**

Past due amount

-

Original loan amount

**\$547**

Monthly payment

-

Late payments

-

Jan

Feb

Mar

Apr

May

Jun

Jul  
Aug  
Sep  
Oct  
Nov  
Dec  
2020  
2019  
2018  
2017  
2016  
On Time  
Data Unavailable

**Additional info**

Responsibility

**Individual Account**

Terms

**120 Months**

Company sold

-

Original creditor

-

Comments

-

Your statements

-

**Contact**

121 SOUTH 13TH ST

LINCOLN, NE 68508

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**DEPT OF ED/NELNET**

**\$324**

Balance updated **Sep 30, 2020**

**Exceptional** payment history

### Account Info

Hover over labels for more details

Account number

**900000XXXXXXXXXX**

Account status

**Open**

Date opened

**Jul 24, 2015**

Account type

**Installment**

**Paid Off: 0%**

Balance on Sep 30, 2020

Loan Amount

**\$324**

**\$267**

### Payment Info

Status

**Pays account as agreed**

Status date

**Sep 2020**

Past due amount

-

Original loan amount

**\$267**

Monthly payment

-

Late payments

-

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2020



2019  
2018  
2017  
2016  
On Time  
Data Unavailable

**Additional info**

Responsibility

**Individual Account**

Terms

**120 Months**

Company sold

-

Original creditor

-

Comments

-

Your statements

-

**Contact**

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LINCOLN, NE 68508

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**6** closed accounts

**0 other accounts**

**Total balance: \$0**

**1** closed account

**0 collection accounts**

**Total balance: \$0**

Good job! Equifax has no collections on file for you as of **Oct 14, 2020**

**You have 5 inquiries**

**These lenders have accessed your credit file:**

**EQUIFAX MORTGAGE SER**

Miscellaneous Reptg. Agencies

Inquiry date: **Oct 13, 2020**

Removal date: **Oct 13, 2022**

**Contact info**

N/A

**Is everything correct?**

If you don't recognize this information you can contact the lender directly or dispute a hard inquiry by [phone or email](#)

**EQUIFAX MORTGAGE SER**

Miscellaneous Reptg. Agencies

Inquiry date: **Oct 2, 2020**

Removal date: **Oct 2, 2022**

**Contact info**

N/A

**Is everything correct?**

If you don't recognize this information you can contact the lender directly or dispute a hard inquiry by [phone or email](#)

**DEFENDER SECURITY**

Services, Not Elsewhere, Etc.

Inquiry date: **Jan 26, 2020**

Removal date: **Jan 26, 2022**

**Contact info**

6100 N KEYSTONE AVE EPORT

INDIANAPOLIS, IN 46220

[\(800\) 689-9554](#)

**Is everything correct?**

If you don't recognize this information you can contact the lender directly or dispute a hard inquiry by [phone or email](#)

**ACCION EAST**

All Banks

Inquiry date: **Oct 7, 2019**

Removal date: **Oct 7, 2021**

**Contact info**

80 MAIDEN LANE SUITE 903

NEW YORK, NY 10038

(212) 387-0377

**Is everything correct?**

If you don't recognize this information you can contact the lender directly or dispute a hard inquiry by [phone or email](#)

**CITIBANK NA., BEST B**

Television & Radio

Inquiry date: **Dec 5, 2018**

Removal date: **Dec 5, 2020**

**Contact info**

N/A

**Is everything correct?**

If you don't recognize this information you can contact the lender directly or dispute a hard inquiry by [phone or email](#)

**You have 0 public records**

**If you had any bankruptcies, we would show them here.**

Good job! Equifax has no public records on file for you as of **Oct 14, 2020**

**Here is your personal information**

**Your personal information is used for identification purposes and in no way affects your credit score.**

Name

**ERIC PEREZ**

Also known as

-

Generation identifier

-

Year of birth

**1976**

Address

- **421 8TH AVE UNIT 93 NEW YORK, NY 10116**
- **1424 VYSE AVE BRONX, NY 10459**
- **PO BOX 93 NEW YORK, NY 10116**
- **PO BOX 610212 BRONX, NY 10461**

- 19535 NEWBERRY TER UNIT 110 LEESBURG, VA 20176
- PO BOX 186 FAIRFAX, VA 22038
- 2110 BORDEN AVE LONG ISLAND CITY, NY 11101
- 32544 SUMMERGLADE DR WESLEY CHAPEL, FL 33545

Employer(s)

- FRESH DIRECT

Personal statement(s)

- THIS ITEM IS INCORRECT THEY PRACTICED UNFAIR AND PREDATORY STUDENT LOANS AND DID NOT PROVIDE ANY SERVICE AND MADE FALSE PROMISES AND IN MY OPINION ACTED AS A FRONT FOR LAW ENFORCEMENT  
Is everything correct?

Be sure to review your Credit Report for any unfamiliar information.

**Reminder:** You are currently reviewing your **Equifax Credit Report**. If you find inaccurate information, you can either dispute the information online or via postal mail. Disputes about information on this report must be submitted to Equifax.

[Dispute with Equifax Online](#) or by Mail at P.O. Box 740256, Atlanta, GA, 30374

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[See matches](#)

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- [Experian CreditLock](#)
- [Score Planner](#)
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- [FAQs](#)
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[https://control.kochava.com/v1/cpi/click?pc=sem\\_exp\\_google%20%20%20%20%20%20%20%20&campaign\\_id=kocw-android-live-cwezmdp3fe29c721890aa&network\\_id=8710&site\\_id=2&device\\_id=device\\_id](https://control.kochava.com/v1/cpi/click?pc=sem_exp_google%20%20%20%20%20%20%20%20&campaign_id=kocw-android-live-cwezmdp3fe29c721890aa&network_id=8710&site_id=2&device_id=device_id)

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## **EXHIBIT 2**

EXHIBIT 2

TO: [antitrust@ftc.gov](mailto:antitrust@ftc.gov)  
3-14-20

Dear Sir or Madam:

This is about the 12th complaint I am making in reference to a group of individuals associated with a quasi governmental criminal organization using the illegal interception of my electronic information, credit file, synthetic identity theft, racketeering through the rerouting of my phone calls, exploitation of my name through assigning my name to various informants participating in a rat racket and race, and ongoing linking of my credit file and manipulation of my credit file to various informants whom are being paid from my name. These informants and law enforcement officers are also linked to terrorist organizations in Turkey, PLO, and other groups whom have been discovered to be involved in a phony civil rights racket and snitch program disguised as an entertainment gimmick and citizen program for drug addicts and informants needing to satisfy their rat programs. I have made all of my payments to my

creditors on time continuously for years. I called and submitted an 28 dollar payment to Best Buy automated system on 3/12/20. My card balance remained the same and I was issued a conformation number. They have my phone and imac laptop linked to their electronic devices and have unfettered access to all of my personal information. I have written all of the credit bureaus and the FTC about this and have received no response from your agency. Essentially, these individuals are building and creating persons linked to my former addresses with my name with perfect credit and scores so that they are able to participate in this fascist nazi corporation and as informants for federal and state authorities. These individuals are linked to my former address 1535 Mayflower Ave Bronx, NY 10461. After these engineer and carry out these schemes and deprivations they intercept my notifications to these agencies and use them in their entertainment medium which is a criminal violation of the law as entertainment. I am notifying your agency as these individuals are using this person for rat racketeering while socially and economically disenfranchising me. These individuals are operating with terrorist groups and targeting this former Marine for entities within John Jay College and law enforcement. This is being carried out deliberately and with the knowledge of federal officers.

My information is as follows: Eric Andrew Perez

6-27-1976

5012

Former address: 1535 Mayflower Ave Apt 1R  
BRONX, NY 10461

### **EXHIBIT 3**

## **EXHIBIT 3**

7-13-20 @12:41pm

TO: [antitrust@ftc.gov](mailto:antitrust@ftc.gov)

Dear Sire Or Madam:

First I would like to state that this is being deliberately by a concerted effort of federal and state employees and informants for the express purpose of illegitimate operations and to hide behind legitimate identities. The complaint I am making is in reference to Best Buy which is obviously a communist spy organization that provides pre bugged and remanufactured inventory to us on behest of a foreign organization in collusion with the intelligence services. Next I would like to report that these individuals are not allowing me access to my Best Buy accounts and are using my credit and personal information illegally.

The event in question occurred on July 10, 2020 in the amount of 886.98 which is the amount I owed for an Apple MacBook Pro. This amount was illegally debited from my account without my permission. I called Best Buy card services last month on June 18, 2020 in order to inquire about my payment not being debited from my account and the fact that my payment was not automatically debited on June 10, 2020. I signed up for auatopay again and requested that the minimum amount due on my account was debited from my account each month. I would also

like to state that these persons are committing bank fraud and credit fraud using my name as well as the fact that these individuals orchestrating this scheme have unfettered access to all of my personal information. I was not notified of this payment until today which means that these individuals whom belong to the group "I" pigs are censoring my cellular data and notifications to cover their trail. These individuals are taking this money to support themselves based on communications and notification I SEND OUT IN VARIOUS FORMS and the need for them to relocate, buy prostitutes, and pay bills. I am also stating for the record that I was told that I was not allowed to dispute the Charge with Best Buy until the charge is finalized at my bank. This is also occurring within any proceeding I initiate at any level. I would like to note this for the record and have a response to the illegal use of my identity, banking, and credit information for scumbag rats and informants.

Sincerely,

Eric Perez

[Eric-perez.com](http://Eric-perez.com)

9174639418

#### **EXHIBIT 4**

### **EXHIBIT 4**

8-18-20 1:08AM

TO: [erose@ftc.gov](mailto:erose@ftc.gov)

Dear Ms or Mr. Rose:

Please refer this complaint and declaration to the appropriate authorities for review.

My name is Eric Andrew Perez, DOB 6-27-76 last 4 society security 5012.

1. I am an honorably discharged Marine Corps Veteran with service connection disability.
2. There are several informant racketeers and possible terrorist sponsored groups that have been allowed to control my privileged and private information with the supervision of the Southern District.
- 3, These individuals have been granted illegal access to my safety deposit box at Chase Bank where the bank manager has supplied individuals from Turkey, Iran, and Albania with my identification documentation and also copies of private information on my hard drives and thumb drives.
4. These individuals are being supervised and paid off by terrorist granted groups run by the NYPD they address of the bank is 3217 Westchester Ave Bronx, NY 10461 where my safety deposit box is able to be accessed with one key and has been accessed several times without my permission.

5. In conjunction with these methods of theft these individuals are illegally controlling my electronic devices for the sole purpose of illegal profit and misuse of my data that includes national security data and other information for their own program of false narratives and control.
6. These individuals also have access to the RFID code on the back of my license to print fake ids and documentation.
7. These individuals have access to my bank account records, IRS records and business paperwork.
8. These individuals live below me in my building, are employed by my landlords and are criminal informants for the NYPD or any agency that travels through the area.
9. These individuals have access to my Veterans Affairs C file and my veterans affairs online accounts.
10. These individuals are allowed to and have access to my AT&T account and have cloned my phone and added a device to my account.
11. These individuals have dispersed chemical weapons against me and populations walking on the street and work out of 70 West 40 st NYC where the NYPD refused to take a police report about an incident where they sprayed me with a chemical substance that was disbursed by a device hidden and disguised in a pack.
12. These individuals have control of my identity to include credit file, the manipulation of my credit file, credit debts and access to my emails, internet and have agreements with agencies and private corporations for my censorship and the stealing of my intellectual property for their own use ie. Gary Vanderchuck media.
13. These individuals are employed by communist organizations and supervised by the NYPD.
14. These individuals are actively obstructing my Service Connected Disability Claim via USPS and electronic means.
15. These individuals are using and misappropriation my name and private information for their own use and a secret contract.
16. These individuals have been exploiting and controlling this crime for over 5 years and are currently doing so and have linked my identities and family members in several databases to Eric Snowden.
17. These individuals have linked my social security number and named to another IRS file and identity and other individuals whom are millionaires have been allowed to keep me in subservience by controlling various snitches and groups deployed around me at all times.
18. These individuals are linked to and members of several quasi governmental religions and child molester rings in my opinion.
18. These individuals are linked to and working for a communist Pinko known as Bellakoff.

I request an inquiry and investigation into this statement and accusations.

I declare under the penalty of perjury that the foregoing is true and correct.

Sincerely,

Eric Perez

executed: 8-18-20



**EXHIBIT 5**

**EXHIBIT 5**

9-29-20 @9:22am

To: [antitrust@ftc.gov](mailto:antitrust@ftc.gov)

ear Sir or Madam:

I am writing this email to report that there is some sort of illegal criminal intrinsic identity scheme ongoing that affects on my credit file namely my Best Buy credit card from Citibank. There is an informant whom has been linked to my identity and whom has to be above my socio economic standing in life. There has been a budget set to these informants whom are using my credit as well as my identity that are using my credit as well as committing fraud on my credit accounts.. I have been reporting this to your agency since 2015. Please have an agent follow up with me.

Sincerely,

Eric Perez  
9174639418

Sent from my iPhone

**EXHIBIT 6**

**EXHIBIT 6**

TO: [antitrust@ftc.gov](mailto:antitrust@ftc.gov) 10-2-20 @12:29PM

ear Sir or Madam:

I am writing this email to report that there is some sort of illegal criminal intrinsic identity scheme ongoing that affects on my credit file namely my Best Buy credit card from Citibank. There is an informant whom has been linked to my identity and whom has to be above my socio economic standing in life. There has been a budget set to these informants whom are using my credit as well as my identity that are using my credit as well as committing fraud on my credit accounts.. I have been reporting this to your agency since 2015. Please have an agent follow up with me.

Sincerely,

Eric Perez

9174639418

Sent from my iPhone

**EXHIBIT 7**

**EXHIBIT 7**

TO: [antitrust@ftc.gov](mailto:antitrust@ftc.gov) 10-2-20

Dear Sir or Madam:

The individuals responsible for the identity theft are remaining and staying at my last address in The Bronx 1535 Mayflower Ave Bronx, NY 10461. These individuals are also have illegal access to my iCloud information and have access to my cellular technology and Mac Book illegally. I would like to be contacted by your agency.

Sincerely,

Eric Perez  
[experttrainers@icloud.com](mailto:experttrainers@icloud.com)  
[Eric-perez.com](http://Eric-perez.com)

**EXHIBIT 8**

**EXHIBIT 8**

10-4-20 @3:43pm

To: [Congressionalrelations@ftc.gov](mailto:Congressionalrelations@ftc.gov)

Dear Sir or Madam:

I would like to be contacted by your office due to the fact that I have not received any response to multiple complaints of identity theft I have made to the FTC.

Sincerely,

Eric Perez  
[experttrainers@icloud.com](mailto:experttrainers@icloud.com)  
[Eric-perez.com](http://Eric-perez.com)

9174639418

**EXHIBIT 9**

**EXHIBIT 9**

10-2-20 @4:57pm

To: [antitrust@ftc.gov](mailto:antitrust@ftc.gov)

Dear Sir or Madam:

I have complained about the illegal use and monetization of my identity through credit manipulation and illegally reporting false amounts to the credit agencies by uniformed informants of the NYPD and other agencies whom are illegally monitoring and intercepting my communications and in turn acting adversarial towards me to prevent me from accomplishing my goals. The two organizations in particulate whom have been illegally using my identity is DARE and CAIR. They have changed my credit report on several occasions and passed their illegal debts off to me that are part of a budget and illegal agreements to pass off their debts on my credit report. This effort is in response to me attempting to use my veteran housing benefits and to keep me in the Bronx as I am a service connected Marine veteran that has been targeted by a foreign informant and communist organization run by quasi governmental religion organizations whom have targeted me for over 5 years and control my current circumstances using gangs of inbred retards and Eastern European rats. I would like to have this matter investigated at once.

Sincerely,

Eric Perez

[Eric-Perez.com](http://Eric-Perez.com)

Sent from my iPhone

**EXHIBIT 10**

**EXHIBIT 10**

**10-5-20 @3:52pm**

To: congressionalrelations@ftc.gov

Dear Sir or Madam:

I have reported the following issue as described on several occasions and have never received any response. I am a service connected disabled veteran and honorably discharged Marine Corps veteran whom has been the victim of an ongoing civil criminal conspiracy based on my identity and several illegal versions of my identity being used illegally by the NYS DOCCS New York State Department of Corrections and federal agencies based on the needs and wants of their federal and state informants that they have assigned my identity to. The scheme they have engineered and perpetrated against me based on my illegal interception of information, censorship and redirection of electronic communications to include wired and wireless calls, redirection and censorship of emails, illegal credit manipulation and fraud based on an intrinsic link to and for the purpose of keeping me subservient to another individual and on another individual's schedule being my landlord and others involved in this conspiracy, and the illegal control of my identification in the NCIC system. These individuals are passing off their debts upon me by reporting their debts to my credit report and having my credit be manipulated and damaged in order to act adversarial and to prevent me from leaving the situation I am in and being under control of what I believe to be a foreign spy organization controlled by the NYPD and FBI. These individuals are involved in a housing scheme using section 8 and other federally subsidized program and have engineered a civil rights deprivation and control scheme that is based on the needs of total dirty criminals, informants, and others whom report to quasi religious organizations whom have controlled and had illegal access to my information for the past 10 years. I would like this manipulation and fraud investigated.

Sincerely,

Eric Perez  
[experttrainers@icloud.com](mailto:experttrainers@icloud.com)  
[Eric-perez.com](http://Eric-perez.com)  
917-463-9418

**EXHIBIT 11**

**EXHIBIT 11**

To: [congressionalrelations@ftc.gov](mailto:congressionalrelations@ftc.gov) 10-5-20 @3:52PM

Dear Sir or Madam:

I have reported the following issue as described on several occasions and have never received any response. I am a service connected disabled veteran and honorably discharged Marine Corps veteran whom has been the victim of an ongoing civil criminal conspiracy based on my identity and several illegal versions of my identity being used illegally by the NYS DOCCS New York State Department of Corrections and federal agencies based on the needs and wants of their federal and state informants that they have assigned my identity to. The scheme they have engineered and perpetrated against me based on my illegal interception of information,

ensorship and redirection of electronic communications to include wired and wireless calls, redirection and censorship of emails, illegal credit manipulation and fraud based on an intrinsic link to and for the purpose of keeping me subservient to another individual and on another individual's schedule being my landlord and others involved in this conspiracy, and the illegal control of my identification in the NCIC system. These individuals are passing off their debts upon me by reporting their debts to my credit report and having my credit be manipulated and damaged in order to act adversarial and to prevent me from leaving the situation I am in and being under control of what I believe to be a foreign spy organization controlled by the NYPD and FBI. These individuals are involved in a housing scheme using section 8 and other federally subsidized program and have engineered a civil rights deprivation and control scheme that is based on the needs of total dirty criminals, informants, and others whom report to quasi religious organizations whom have controlled and had illegal access to my information for the past 10 years. I would like this manipulation and fraud investigated.

Sincerely,

Eric Perez  
[experttrainers@icloud.com](mailto:experttrainers@icloud.com)  
[Eric-perez.com](http://Eric-perez.com)  
917-463-9418

## **EXHIBIT 12**

## **EXHIBIT 12**

10-6-20 @1:39PM

TO: congressionalrelations@ftc.gov

Dear Sir or Madam:

I have not received any response from your office in reference to a deliberate debt scheme, fraud, identity theft, and illegal control of this United States citizen and disabled veteran by a combination of foreign spies and criminal law enforcement. These individuals have had access to and have been manipulating my credit report for their own needs and to keep me disenfranchised and in this rat area of the Bronx where they are running an illegal and unmandated operation engineered by quasi governmental organizations operating out of mental health facilities and psychiatric hospitals and homeless shelters. They are currently keeping me from moving using my credit manipulation and an unwarranted invasion of privacy by DAS and other foreign organizations. I would expect a response.

Sincerely,

Eric Perez

[Eric-Perez.com](http://Eric-Perez.com)

Sent from my iPhone

